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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/809,708	03/15/2001	Dale F. Allen II	044966.0005	4507
20594	7590	03/08/2006	EXAMINER	
AKIN GUMP STRAUSS HAUER & FELD, LLP			HAMILTON, LALITA M	
P O BOX 688			ART UNIT	
DALLAS, TX 75313-0688			PAPER NUMBER	
			3624	

DATE MAILED: 03/08/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/809,708	ALLEN, DALE F.	
	Examiner	Art Unit	
	Lalita M. Hamilton	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 01 April 2002.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date <u>01302002</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Specification

The disclosure is objected to because of the following informalities: The claims should be on a separate sheet.

Appropriate correction is required.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

Claims 1-20 are rejected under 35 U.S.C. 102(a) as being anticipated by Williams (5,963,924).

Williams discloses an interface and corresponding method for electronic payments comprising:

1. A plurality of payment types, each of the plurality of payment types is selectable using an electronic payment interface, drop box; a single entry field that is operable to accommodate each of the plurality of payment types to perform a financial transaction, the single entry field receives payment information corresponding to a selected one of the plurality of payment types in a predetermined format, the single entry field further comprising two or more single entry field formats, wherein each format is associated with a form of payment functionality; and help and formatting information, displayed near the single entry field, that indicates a proper format for entry of the payment

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information into the single entry field, the help and formatting information further comprising two or more single entry field guides, wherein each field guide is associated with one of the forms of payment functionality. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

2. The electronic payment interface of claim 1, wherein the electronic payment interface is hosted on an Internet sever. (col.9, lines 25-35)

3. The electronic payment interface of claim 1, further comprising interactive help that is accessible via the electronic payment interface. (col.10, lines 1-18; col.27, line 20 to col.28, line 20; fig.1 and 17—all)

4. The electronic payment interface of claim 1, further comprising: a proceed button that is operable to continue the financial transaction; and a cancel button that is operable to cancel the financial transaction. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

5. The electronic payment interface of claim 1, wherein the electronic payment interface is accessed from a merchant's point of sale. (col.10, lines 38-45)

6. The electronic payment interface of claim 1, processor, communicatively coupled to the single entry field, that processes the payment information in completing the financial transaction. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

7. The electronic payment interface of claim 6, wherein the payment processor is communicatively coupled to a remote server. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

8. The electronic payment interface of claim 1, wherein the financial transaction performs electronic funds transfer to a merchant bank. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

9. An Internet based single entry field electronic payment interface, comprising: a plurality of payment types; a single entry field that accommodates each of the plurality of payment plurality of payment types to perform a financial transaction the single entry field further comprising two or more single entry field formats, wherein each format is associated with a form of payment functionality; the single entry field receives payment information corresponding to at least one of the plurality of payment types in a predetermined format; and a formatting information system generating two or more single entry field guides, wherein each field guide is associated with one of the forms of payment functionality. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

10. The Internet based single entry field electronic payment interface of claim 9, further comprising a payment processor that processes the payment information during the financial transaction. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

11. The Internet based single entry field electronic payment interface of claim 10, further comprising at least one additional payment processor; and payment processing is distributed, at least in part, between the payment processor and the at least one additional payment processor. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

12. The Internet based single entry field electronic payment interface of claim 10, wherein the payment processor is communicatively coupled to a remote server. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

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13. The Internet based single entry field electronic payment interface of claim 10, wherein each payment processor is communicatively coupled to a merchant bank. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

14. The Internet based single entry field electronic payment interface of claim 9, further comprising a remote server; and the remote server receives the payment information via the Internet. (col.9, lines 25-35)

15. The Internet based single entry field electronic payment interface of claim 9, wherein the plurality of payment types comprises at least one of credit card, check debit, ATM card, and electronic money order. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

16. An electronic payment method, comprising: selecting a payment type; generating formatting information for a single entry field corresponding to the payment type; and inputting payment information corresponding to the selected payment type into a single entry field; wherein the single entry field is operable to receive a plurality of payment types. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

17. The method of claim 16, wherein the selecting the payment type comprises selecting the payment from a predetermined list of payment types selectable using a drop box. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

18. The method of claim 16, further comprising: payment processing using a payment processor; and wherein the payment processor being communicatively coupled to the single entry field. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

19. The method of claim 16, further comprising: performing at least one of remote payment processing and local payment processing. (col.27, line 20 to col.28, line 20; fig.1 and 17—all)

20. The method of claim 16, wherein the selection of the payment type enables the claim single entry field to receive one of the plurality of payment types; and further comprising providing help information indicative of a proper input format of the payment information.

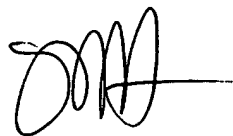
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

A handwritten signature in black ink, consisting of stylized, overlapping loops and a long horizontal stroke extending to the right.

LMH